

In re:
Kristina Lynne Anspach
Jonathan Paul Anspach
Debtors

Case No. 16-15759-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 19, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2021:

Recip ID	Recipient Name and Address
db	Kristina Lynne Anspach, 6 Rosy Ridge Ct, Telford, PA 18969-1367
jdb	# Jonathan Paul Anspach, 6 Rosy Ridge Ct, Telford, PA 18969-1367
13786861	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 19 2021 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 20 2021 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 19 2021 23:39:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14059968	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Nov 19 2021 23:38:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
13776174	+ Email/Text: broman@amhfcu.org	Nov 19 2021 23:39:00	American Heritage FCU, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
13781982	EDI: CAPITALONE.COM	Nov 20 2021 04:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13818254	+ Email/Text: bankruptcy@cavps.com	Nov 19 2021 23:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13971462	EDI: ECMC.COM	Nov 20 2021 04:43:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
13849311	EDI: JPMORGANCHASE	Nov 20 2021 04:43:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
13825299	EDI: CHASEAUTO	Nov 20 2021 04:43:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

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13822724	+ EDI: MID8.COM	Nov 20 2021 04:43:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13818890	EDI: NAVIENTFKASMSERV.COM	Nov 20 2021 04:43:00	Navient PC Trust, c/o Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
13845189	EDI: PRA.COM	Nov 20 2021 04:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13789462	+ Email/Text: joey@rmscollect.com	Nov 19 2021 23:39:00	Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
13803611	EDI: WFFC.COM	Nov 20 2021 04:43:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2021 at the address(es) listed below:

Name	Email Address
JOSHUA I. GOLDMAN	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com, klittle@logs.com;logsecf@logs.com
LYNN E. FELDMAN	on behalf of Debtor Kristina Lynne Anspach feldmanfiling@rcn.com
LYNN E. FELDMAN	on behalf of Joint Debtor Jonathan Paul Anspach feldmanfiling@rcn.com
THOMAS I. PULEO	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Kristina Lynne Anspach</u>	Social Security number or ITIN	xxx-xx-8783
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jonathan Paul Anspach</u>	Social Security number or ITIN	xxx-xx-6766
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15759-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristina Lynne Anspach

Jonathan Paul Anspach

11/18/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.